

Information to identify the case:

Debtor 1 **Shendale Vanessa Russell**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Alabama**
Case number: **16-32641**

Social Security number or ITIN **xxx-xx-6493**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**
Date case filed for chapter **13**
September 21, 2016

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****12/15**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

No one in the bankruptcy clerk's office may give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shendale Vanessa Russell	
2. All other names used in the last 8 years		
3. Address	801 Byne Drive Montgomery, AL 36111	
4. Debtor's attorney Name and address	Richard D. Shinbaum Shinbaum & Campbell P.O. Box 201 Montgomery, AL 36101	Contact phone 334-269-4440 Email: rshinbaum@smclegal.com
5. Bankruptcy trustee Name and address	Sabrina L. McKinney [Acting] P.O. Box 173 Montgomery, AL 36101	Contact phone 334-262-8371
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	One Church Street Montgomery, AL 36104	Hours open 8:30 AM – 4:00 PM Contact phone 334-954-3800 Date: September 22, 2016

For more information, see page 2 >

7. Meeting of creditors	November 3, 2016 at 01:30 PM	Location: Frank M. Johnson, Jr. Federal Courthouse, (Lee St. entrance), Sec. 341 Meeting Room (105), Montgomery, AL 36104
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
	Valid photo identification required. No cell phones or cameras will be allowed in the building.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: January 3, 2017
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: February 1, 2017
	Deadline for governmental units to file a proof of claim:	Filing deadline: _____
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.	
	If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. <u>Claims can be filed electronically through the court's website at: www.almb.uscourts.gov/electronic-proof-claim.</u>	
	Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held: Date: December 5, 2016 , Time: 09:30 AM , Location: U.S. Bankruptcy Court, One Church Street, Courtroom 4C, Montgomery, AL 36104	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

United States Bankruptcy Court
Middle District of Alabama

In re:
Shendale Vanessa Russell
Debtor

Case No. 16-32641-DHW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1127-2

User: admin
Form ID: 309I

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Total Noticed: 32

Date Rcvd: Sep 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2016.

db +Shendale Vanessa Russell, 801 Byne Drive, Montgomery, AL 36111-2505
tr +Sabrina L. McKinney [Acting], P.O. Box 173, Montgomery, AL 36101-0173
3615978 +BAPTIST MEDICAL CENTER SOUTH, PO BOX 244001, Montgomery, AL 36124-4001
3615979 +BELLSOUTH, c/o Zarzaur & Schwartz, PO Box 11366, Birmingham, AL 35202-1366
3615980 +BESTWAY RENTALS, 12400 COIT RD SUITE 950, Dallas, TX 75251-2042
3615983 +DANIEL MOTOR COMPANY, INC., 4012 MOBILE HIGHWAY, MONTGOMERY, AL 36108-4642
3615984 +DANIEL MOTORS COMPANY, 4012 MOBILE HIGHWAY, Montgomery, AL 36108-4642
3615975 EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241
3615977 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701
3615987 +FEDLOAN, P.O. BOX 60610, Harrisburg, PA 17106-0610
3615990 +IMPERIAL FINANCE, c/o Charles N. Parnell, 641 S Lawrence Street, Montgomery, AL 36104-5809
3615989 +IMPERIAL FINANCE, 4010 MOBILE HIGHWAY, MONTGOMERY, AL 36108-4642
3615991 +Jamario Gumbaytay, 4013 Tiffany Drive, Montgomery, AL 36110-3003
3615992 +James Bond Bonding Co, 808 E. Jefferson, Montgomery, AL 36104-2709
3615993 +James Bond Bonding Co., c/o Richard Dean, PO Box 1028, Montgomery, AL 36101-1028
3615994 +Knology, 4200 International Pkwy, Carrollton, TX 75007-1912
3615996 +MIDLAND FUNDING LLC, C/O HOLLOWAY & MOXLEY, P.O. BOX 4953, Montgomery, AL 36103-4953
3615997 +MOTOR MAX, 216 13TH STREET, Columbus, GA 31901-2137
3615998 +NARROW LANE VILLAS, c/o Darby Law Firm, 623 S McDonough Street, Montgomery, AL 36104-5811
3615999 +NARROWLANE VILLAS, 4581 NARROWLANE RD, Montgomery, AL 36116-2967
3616000 +THE PADDOCK APARTMENTS, 5050 BELL ROAD, Montgomery, AL 36116-4260
3615976 TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000
3616002 +Tomekia Johnson a.k.a. Tomekia Davis, 1941 Speigle Street, Montgomery, AL 36107-1043
3616003 +WOW, 6050 Knology Way, Columbus, GA 31909-4962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rshinbaum@smclegal.com Sep 22 2016 21:12:12 Richard D. Shinbaum,
Shinbaum & Campbell, P.O. Box 201, Montgomery, AL 36101
tr +E-mail/Text: trustees_office@ch13mdal.com Sep 22 2016 21:14:12 Sabrina L. McKinney [Acting],
P.O. Box 173, Montgomery, AL 36101-0173
3615981 +EDI: CMIGROUP.COM Sep 22 2016 20:43:00 CMI GROUP, 4200 INTERNATIONAL PKWY,
Carrollton, TX 75007-1930
3615982 +EDI: CMIGROUP.COM Sep 22 2016 20:43:00 CREDIT MANAGEMENT, 4200 INTERNATIONAL PKWY,
Carrollton, TX 75007-1912
3615986 +E-mail/Text: electronicbkydocs@nelnet.net Sep 22 2016 21:13:19 DEPT OF ED/NELNET,
3015 PARKER RD, SUITE 400, Aurora, CO 80014-2904
3615985 +E-mail/Text: electronicbkydocs@nelnet.net Sep 22 2016 21:13:19 Dept of Ed/Nelnet,
121 South 13th St, Lincoln, NE 68508-1904
3615988 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Sep 22 2016 21:13:20 HUNTER WARFIELD,
4620 WOODLAND CORP BLVD, Tampa, FL 33614-2415
3615995 +EDI: MID8.COM Sep 22 2016 20:43:00 Midland Funding, 8875 Aero Drive Suite 200,
San Diego, CA 92123-2255
3616001 Fax: 912-629-1539 Sep 22 2016 22:43:51 TITLE MAX, 2453 E SOUTH BLVD,
Montgomery, AL 36116

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2016

Signature: /s/Joseph Speetjens

District/off: 1127-2

User: admin
Form ID: 309I

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Total Noticed: 32

Date Rcvd: Sep 22, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:
NONE.

TOTAL: 0